

Information to identify the case:

Debtor 1	<u>Jon Lester Hay</u>	Social Security number or ITIN	xxx-xx-3703
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kristine Elizabeth Hay</u>	Social Security number or ITIN	xxx-xx-1662
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-70011-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jon Lester Hay

Kristine Elizabeth Hay

4/20/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jon Lester Hay
Kristine Elizabeth Hay
Debtors

Case No. 22-70011-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Apr 20, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2022:

Recip ID	Recipient Name and Address
db	+ Jon Lester Hay, P.O. Box 134, Salisbury, PA 15558-0134
jdb	Kristine Elizabeth Hay, 131 Beachy Avenue, Meyersdale, PA 15552
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15447093	++ ARSTRAT LLC, 14141 SOUTHWEST FRWY STE 300, SUGAR LAND TX 77478-4630 address filed with court:, ARstrat, 14141 Southwest FWY, Ste 300, Sugar Land, TX 77478
15447094	+ Chan Soon-Shiong Medical Center at Windb, 600 Somerset Avenue, Windber, PA 15963-1331
15447096	+ Collection Svc Center, Attn: Bankruptcy Dept., P.O. Box 1613, Cumberland, MD 21501-1613
15447098	+ Conemaugh Medical Center Meyersdale, 200 Hospital Drive, Meyersdale, PA 15552-1249
15447100	Credit Collection Services, Attn: Bankruptcy, 725 Canton Street, Needham Heights, MA 02494
15447101	+ Eastern Revenue, Inc., Attn: Bankruptcy, 601 Dresher Road, Suite 301, Horsham, PA 19044-2238
15447103	+ First Peoples Community Bank, Attn: Bankruptcy, P.O. Box 5149, Cumberland, MD 21505-5149
15447106	L. Bruce Williams, DDS, 95 Grant Street, Salisbury, PA 15558
15447109	Mr. Cooper, Attn: Bankruptcy, P.O. Box 619098, Salt Lake City, UT 84165
15447110	Quest Diagnostics, P.O. Box 64378, Baltimore, MD 21264-4378
15447111	+ Quest Diagnostics Venture, LLC, P.O. Box 740717, Cincinnati, OH 45274-0717
15447112	+ Select Portfolio Servicing, Inc., Attn: Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250
15447113	+ Somerset Hospital, 225 S. Center Avenue, Somerset, PA 15501-2088
15447114	+ Thomas Medical Supply, 327 Main Street #1, Meyersdale, PA 15552-1035
15447115	+ Wayne Kabina, 131 Beachy Avenue, Salisbury, PA 15558-3005

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 21 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2022 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 21 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2022 23:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15447093	Email/Text: Bankruptcy@arstrat.com	Apr 20 2022 23:34:00	ARstrat, 14141 Southwest FWY, Ste 300, Sugar Land, TX 77478
15447095	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 20 2022 23:34:00	Collection Service Center, Inc., 839 5th Avenue, New Kensington, PA 15068-6303
15447097	EDI: WFNNB.COM		

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15447099	+ EDI: CCS.COM	Apr 21 2022 03:38:00	Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15447102	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 21 2022 03:38:00	Credit Collection Services, P.O. Box 337, Norwood, MA 02062-0337
15447104	+ EDI: IIC9.COM	Apr 20 2022 23:34:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15447105	EDI: JEFFERSONCAP.COM	Apr 21 2022 03:38:00	IC Systems, Inc., Attn: Bankruptcy, P.O. Box 64378, Saint Paul, MN 55164-0378
15447107	+ Email/Text: support@ljross.com	Apr 21 2022 03:38:00	Jefferson Capital System, 16 Mclelland Road, Saint Cloud, MN 56303
15447108	+ Email/Text: bankruptcy@lmmcollections.com	Apr 20 2022 23:34:00	LJ Ross Associates, LLC, P.O. Box 6099, Jackson, MI 49204-6099
15447112	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 20 2022 23:34:00	Lockhart Morris & Montgomery, Inc., Attn: Bankruptcy, 1401 N. Central Expressway, Ste 225, Richardson, TX 75080-4456
		Apr 20 2022 23:34:00	Select Portfolio Servicing, Inc., Attn: Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
cr		Towd Point Mortgage Trust 2019-4, U.S. Bank Nation
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com
Jeffrey Wayne Ross	on behalf of Debtor Jon Lester Hay jross@shepleylaw.com bk@shepleylaw.com

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Jeffrey Wayne Ross

on behalf of Joint Debtor Kristine Elizabeth Hay jross@shepleylaw.com bk@shepleylaw.com

Lisa M. Swope, Chapter 7 Trustee

on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,
PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

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